

**STANDLEY LAW GROUP** LLP

Attorneys and Counselors at Law

495 Metro Place South, Suite 210  
Dublin, Ohio 43017-5315  
Telephone: (614) 792-5555  
Facsimile: (614) 792-5536**FACSIMILE COVER SHEET**DATE: JANUARY 22, 2004 FACSIMILE NO.: (703) 872-9326TO: EXAMINER CAMPENCOMPANY: USPTOFROM: ROBERT HANNumber of pages (including cover sheet) - 11 pagesSUBJECT: U.S. PATENT APP. NO. 09/483,537NOTES: RESPONSE TO OFFICE ACTION MAILED 10/22/2003CONFIRMATION: ☐ by First Class Mail  
☐ by Express Mail  
☒ none**CONFIDENTIALITY NOTICE**

The information contained in this facsimile message is strictly confidential and is intended only for the use of the addressee named above. The information contained in this facsimile message may be subject to the attorney-client privilege, attorney work product doctrine and/or subject to protective Court order. If the reader of this message is not the intended recipient, you are hereby notified that any use, dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please immediately notify the above-named sender by telephone (by calling collect where necessary) and return the original message to Standley Law Group LLP at the above address via the U.S. Postal Service or destroy it.

CLIENT CODE: 1565-002

\* PATENTS \* TRADEMARKS \* COPYRIGHTS \* TRADE SECRETS \* COMPUTER LAW

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#19/D  
RECEIVED  
CENTRAL FAX CENTER 1/27/04

JAN 22 2004

OFFICIAL

AMENDMENT TO  
PATENT APPLICATION

Serial No.: 09/483,537

Inventor: Robert D. Wilson

Filed: 01/14/2000

Examiner: Kelly S. Campen

Group Art  
Unit: 3624Attorney  
Docket No.: BLO 1134-014 (1565-002)Title: SPENDING VEHICLES  
FOR PAYMENTS

## CERTIFICATE OF MAILING UNDER 37 CFR §1.8 (a)

Date of Deposit: January 22, 2004

I hereby certify that this correspondence is being deposited by facsimile transmission to Technology Center TC3600 at (703) 872-9326 addressed to Mail Stop Non-Fee Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



Robert G. Hall

Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

The following amendments and remarks are in response to the Examiner's office action mailed on October 22, 2003. A **LISTING OF CLAIMS** begins on page 2 of this paper.

**REMARKS/ARGUMENTS** begin on page 8 of this paper.